

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Penny S Ragan

Debtor(s)

Case No. 15-40446

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2015.
- 2) The plan was confirmed on 03/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/30/2016.
- 5) The case was dismissed on 12/02/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,470.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,631.15
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$2,631.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$495.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$121.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$617.45**

Attorney fees paid and disclosed by debtor: \$490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	2,500.00	NA	NA	0.00	0.00
AARONS	Unsecured	0.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	2,200.00	1,994.00	1,994.00	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	147.16	147.16	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	320.00	319.83	319.83	0.00	0.00
ECONOMY INTERIORS INC	Unsecured	900.00	126.69	126.69	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	388.84	388.84	0.00	0.00
MICHAEL R NAUGHTON	Unsecured	1,100.00	1,357.67	1,357.67	0.00	0.00
PETTY CASH OF ILLINOIS	Unsecured	2,000.00	1,888.64	1,888.64	0.00	0.00
PRAIRIE RIDGE TOWNHOMES ASSOC	Unsecured	9,500.00	8,909.61	8,909.61	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	9,950.00	9,950.00	9,950.00	1,695.03	318.67
PRESTIGE FINANCIAL SERVICES	Unsecured	NA	4,769.07	4,769.07	0.00	0.00
AT&T/ENHANCED RECOVERY COMF	Unsecured	100.00	NA	NA	0.00	0.00
RICHARD CHOBAR	Unsecured	1,500.00	NA	NA	0.00	0.00
SECURITY FINANCE COMPANY OF II	Unsecured	1,000.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	500.00	NA	NA	0.00	0.00
SUN TIMES/MERCHANTS CREDIT GU	Unsecured	15.00	NA	NA	0.00	0.00
PLANET FITNESS	Unsecured	50.00	NA	NA	0.00	0.00
WOOD FOREST BANK	Unsecured	80.00	NA	NA	0.00	0.00
TMT MANAGEMENT GROUP/FIFTH T	Unsecured	1,350.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,400.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	170.00	NA	NA	0.00	0.00
ENTERGY ARKANSAS INC/SOUTHER	Unsecured	210.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	400.00	NA	NA	0.00	0.00
HONOR FINANCE CORPORATION	Unsecured	4,550.00	NA	NA	0.00	0.00
INTERNAL MEDICINE AND FAMILY I	Unsecured	150.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KAHUNA PAYMENT SOLUTIONS/LA	Unsecured	1,760.00	NA	NA	0.00	0.00
MB FINANCIAL BANK	Unsecured	140.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	470.00	NA	NA	0.00	0.00
NUWAY DISPOSAL	Unsecured	160.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	100.00	NA	NA	0.00	0.00
CANTERBURY HOUSE APARTMENTS	Unsecured	3,000.00	NA	NA	0.00	0.00
CHARTER ONE BANK	Unsecured	400.00	NA	NA	0.00	0.00
CHICAGO TRIBUNE/MERCHANTS CR	Unsecured	30.00	NA	NA	0.00	0.00
CHUCK BRETZ & ASSOC/COLLECTIC	Unsecured	1,380.00	NA	NA	0.00	0.00
CITIZENS BANK/CHARTER ONE/UNI	Unsecured	310.00	NA	NA	0.00	0.00
COMCAST/STELLAR RECOVERY INC	Unsecured	800.00	NA	NA	0.00	0.00
COMCAST CABLE/CREDIT PROTECT	Unsecured	310.00	NA	NA	0.00	0.00
THE SUMMIT CENTER	Unsecured	100.00	100.00	100.00	0.00	0.00
VERIZON	Unsecured	0.00	1,055.28	1,055.28	0.00	0.00
WELLS FARGO BANK	Unsecured	320.00	322.22	322.22	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	700.00	2,139.83	2,139.83	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,950.00	\$1,695.03	\$318.67
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,950.00	\$1,695.03	\$318.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,518.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$617.45</u>	
Disbursements to Creditors	<u>\$2,013.70</u>	
TOTAL DISBURSEMENTS :		<u>\$2,631.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.